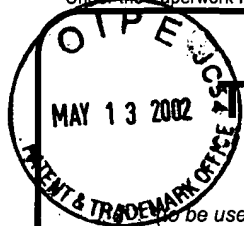


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Application Number	09/522,750
Filing Date	03/10/2000
First Named Inventor	David B. Black
Group Art Unit	2768
Examiner Name	Charles R. Kyle
Attorney Docket Number	48535/268245 (C0375/188130)

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Geoff L. Sutcliffe, Reg. No. 36,348 KILPATRICK STOCKTON LLP
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APPLICANT: David B. Black

SERIAL NO.: 09/522,750

GROUP ART UNIT: 2768

FILED: March 10, 2000

EXAMINER: Charles R. Kyle

FOR: METHODS AND SYSTEMS FOR
MANAGING FINANCIAL
ACCOUNTS

ATTORNEY DOCKET NO.: 48535/268245

Assistant Commissioner for Patents
Washington, D.C. 20231

Formerly C0375/188130

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

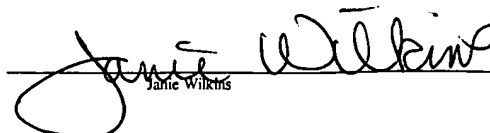
Dear Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent Cases (37 C.F.R. §§ 1.56, 1.97, and 1.98), enclosed are copies of the references listed on the attached modified Form PTO-08A.

This paper is being filed pursuant to 37 C.F.R. 1.97(c)(1). The items contained in this paper were first cited in the Search Report for PCT Application No. PCT/US00/06388, a copy of which is enclosed, not more than three months prior to the filing of this paper. No item contained in this paper was known to any individual designated in §1.56c more than three months prior to the filing of this paper.

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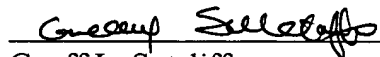

Jamie Wilkins

U.S.S.N.: 09/522,750
Filed: March 10, 2000
Applicant: David B. Black

The undersigned does not concede that any of the identified materials constitute prior art within the meaning of the United States patent laws.

This Information Disclosure Statement is being filed before the mailing of the first Office Action on the merits (37 C.F.R. 1.97(b)(3)); therefore, no fee is believed to be required. However, if a first Office Action on the merits has issued, please consider this Information Disclosure Statement under 37 C.F.R. 1.97(c). The Commissioner is hereby authorized to charge the applicable fees, if any, to Deposit Account No. 11-0855.

Respectfully submitted,


Geoff L. Sutcliffe
Reg. No. 36,348
Attorney for Assignee

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(Formerly C0375/188130)